

**Fill in this information to identify your case:**

Debtor 1 **Luciana DeCrosta**  
First Name Middle Name Last Name

Debtor 2 **Bernardine A. DeCrosta**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number **18-11351**  
(if known)

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

|   |    | Your assets<br>Value of what you own |
|---|----|--------------------------------------|
| 1. <b>Schedule A/B: Property</b> (Official Form 106A/B)           |    |                                      |
| 1a. Copy line 55, Total real estate, from Schedule A/B.....       | \$ | <b>149,000.00</b>                    |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ | <b>9,918.00</b>                      |
| 1c. Copy line 63, Total of all property on Schedule A/B.....      | \$ | <b>158,918.00</b>                    |

#### Part 2: Summarize Your Liabilities

|   |    | Your liabilities<br>Amount you owe |
|---|----|------------------------------------|
| 2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)  |    |                                    |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ | <b>135,640.24</b>                  |
| 3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)  |    |                                    |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....                           | \$ | <b>0.00</b>                        |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....                        | \$ | <b>77,600.66</b>                   |
| <b>Your total liabilities</b>   |    | <b>\$ 213,240.90</b>               |

#### Part 3: Summarize Your Income and Expenses

|   |    |                 |
|---|----|-----------------|
| 4. <b>Schedule I: Your Income</b> (Official Form 106I)                    |    |                 |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> ..... | \$ | <b>3,358.90</b> |
| 5. <b>Schedule J: Your Expenses</b> (Official Form 106J)                  |    |                 |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> .....       | \$ | <b>3,183.17</b> |

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Luciana DeCrosta**  
Debtor 2 **Bernardine A. DeCrosta**

Case number (if known) **18-11351**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **1,558.57**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

|  | Total claim     |
|--|-----------------|
| <b>From Part 4 on Schedule E/F, copy the following:</b>  |                 |
| 9a. Domestic support obligations (Copy line 6a.)   | \$ <b>0.00</b>  |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$ <b>0.00</b>  |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$ <b>0.00</b>  |
| 9d. Student loans. (Copy line 6f.)   | \$ <b>0.00</b>  |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ <b>0.00</b>  |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$ <b>0.00</b> |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | \$ <b>0.00</b>  |

Fill in this information to identify your case:

Debtor 1 Luciana DeCrosta

Debtor 2 Bernardine A. DeCrosta  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 18-11351  
(If known)

Check if this is:

- ☐ An amended filing  
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

##### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

##### Employment status

##### Occupation

##### Employer's name

##### Employer's address

##### How long employed there?

##### Debtor 1

- ☐ Employed  
☒ Not employed

##### Debtor 2 or non-filing spouse

- ☒ Employed  
☐ Not employed

##### Server

##### StarView Diner

9 S White Horse Pike  
Somerdale, NJ 08083

4 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

##### For Debtor 1

##### For Debtor 2 or non-filing spouse

2. \$ 0.00 \$ 908.57

3. +\$ 0.00 +\$ 0.00

4. \$ 0.00 \$ 908.57

Debtor 1 **Luciana DeCrosta**  
Debtor 2 **Bernardine A. DeCrosta**

Case number (if known) **18-11351**

|  | For Debtor 1                                | For Debtor 2 or non-filing spouse |
|--|---|-----------------------------------|
| Copy line 4 here   | 4. \$ <b>0.00</b>                           | \$ <b>908.57</b>                  |
| <b>5. List all payroll deductions:</b>   |   |                                   |
| 5a. Tax, Medicare, and Social Security deductions  | 5a. \$ <b>0.00</b>                          | \$ <b>160.67</b>                  |
| 5b. Mandatory contributions for retirement plans   | 5b. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 5c. Voluntary contributions for retirement plans   | 5c. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 5d. Required repayments of retirement fund loans   | 5d. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 5e. Insurance  | 5e. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 5f. Domestic support obligations   | 5f. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 5g. Union dues   | 5g. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 5h. Other deductions. Specify:   | 5h.+ \$ <b>0.00</b>                         | + \$ <b>0.00</b>                  |
| <b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.   | 6. \$ <b>0.00</b>                           | \$ <b>160.67</b>                  |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.  | 7. \$ <b>0.00</b>                           | \$ <b>747.90</b>                  |
| <b>8. List all other income regularly received:</b>  |   |                                   |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  | 8a. \$ <b>0.00</b>                          | \$ <b>850.00</b>                  |
| 8b. Interest and dividends   | 8b. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | 8c. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8d. Unemployment compensation  | 8d. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8e. Social Security  | 8e. \$ <b>1,234.00</b>                      | \$ <b>527.00</b>                  |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify:   | 8f. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8g. Pension or retirement income   | 8g. \$ <b>0.00</b>                          | \$ <b>0.00</b>                    |
| 8h. Other monthly income. Specify:   | 8h.+ \$ <b>0.00</b>                         | + \$ <b>0.00</b>                  |
| <b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.   | 9. \$ <b>1,234.00</b>                       | \$ <b>1,377.00</b>                |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | 10. \$ <b>1,234.00</b> + \$ <b>2,124.90</b> | = \$ <b>3,358.90</b>              |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: |   |                                   |
|  | 11. +\$                                     | <b>0.00</b>                       |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income.<br>Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies  | 12. \$                                      | <b>3,358.90</b>                   |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>   |   |                                   |
| <input checked="" type="checkbox"/> No.  |   |                                   |
| <input type="checkbox"/> Yes. Explain:   |   |                                   |

Combined monthly income

Fill in this information to identify your case:

Debtor 1 Luciana DeCrosta

Debtor 2 Bernardine A. DeCrosta  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 18-11351  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 855.17

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 150.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Luciana DeCrosta**  
Debtor 2 **Bernardine A. DeCrosta**

Case number (if known) **18-11351**

|  |  |                 |                 |                 |    |  |    |                 |
|--|--|-----------------|-----------------|-----------------|----|--|----|-----------------|
| <b>6. Utilities:</b>   |  |                 |                 |                 |    |  |    |                 |
| 6a. Electricity, heat, natural gas   | 6a. \$   | <b>280.00</b>   |                 |                 |    |  |    |                 |
| 6b. Water, sewer, garbage collection   | 6b. \$   | <b>59.00</b>    |                 |                 |    |  |    |                 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c. \$   | <b>180.00</b>   |                 |                 |    |  |    |                 |
| 6d. Other. Specify: _____  | 6d. \$   | <b>0.00</b>     |                 |                 |    |  |    |                 |
| <b>7. Food and housekeeping supplies</b>   | 7. \$  | <b>500.00</b>   |                 |                 |    |  |    |                 |
| <b>8. Childcare and children's education costs</b>   | 8. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| <b>9. Clothing, laundry, and dry cleaning</b>  | 9. \$  | <b>100.00</b>   |                 |                 |    |  |    |                 |
| <b>10. Personal care products and services</b>   | 10. \$   | <b>100.00</b>   |                 |                 |    |  |    |                 |
| <b>11. Medical and dental expenses</b>   | 11. \$   | <b>40.00</b>    |                 |                 |    |  |    |                 |
| <b>12. Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12. \$   | <b>200.00</b>   |                 |                 |    |  |    |                 |
| <b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13. \$   | <b>150.00</b>   |                 |                 |    |  |    |                 |
| <b>14. Charitable contributions and religious donations</b>  | 14. \$   | <b>80.00</b>    |                 |                 |    |  |    |                 |
| <b>15. Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |  |                 |                 |                 |    |  |    |                 |
| 15a. Life insurance  | 15a. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| 15b. Health insurance  | 15b. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| 15c. Vehicle insurance   | 15c. \$  | <b>189.00</b>   |                 |                 |    |  |    |                 |
| 15d. Other insurance. Specify: _____   | 15d. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| <b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  |  |                 |                 |                 |    |  |    |                 |
|  | 16. \$   | <b>0.00</b>     |                 |                 |    |  |    |                 |
| <b>17. Installment or lease payments:</b>  |  |                 |                 |                 |    |  |    |                 |
| 17a. Car payments for Vehicle 1  | 17a. \$  | <b>300.00</b>   |                 |                 |    |  |    |                 |
| 17b. Car payments for Vehicle 2  | 17b. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| 17c. Other. Specify: _____   | 17c. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| 17d. Other. Specify: _____   | 17d. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| <b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>   |  |                 |                 |                 |    |  |    |                 |
|  | 18. \$   | <b>0.00</b>     |                 |                 |    |  |    |                 |
| <b>19. Other payments you make to support others who do not live with you.</b>   |  |                 |                 |                 |    |  |    |                 |
|  | \$   | <b>0.00</b>     |                 |                 |    |  |    |                 |
| Specify: _____   |  |                 |                 |                 |    |  |    |                 |
| <b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |  |                 |                 |                 |    |  |    |                 |
| 20a. Mortgages on other property   | 20a. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| 20b. Real estate taxes   | 20b. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| 20c. Property, homeowner's, or renter's insurance  | 20c. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| 20d. Maintenance, repair, and upkeep expenses  | 20d. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| 20e. Homeowner's association or condominium dues   | 20e. \$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| <b>21. Other:</b> Specify: _____   |  |                 |                 |                 |    |  |    |                 |
|  | 21. +\$  | <b>0.00</b>     |                 |                 |    |  |    |                 |
| <b>22. Calculate your monthly expenses</b>   |  |                 |                 |                 |    |  |    |                 |
| 22a. Add lines 4 through 21.   | <div style="border: 1px solid black; padding: 5px;"> <table border="0"> <tr> <td>\$</td> <td><b>3,183.17</b></td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td><b>3,183.17</b></td> </tr> </table> </div> |                 | \$              | <b>3,183.17</b> | \$ |  | \$ | <b>3,183.17</b> |
| \$   |  |                 | <b>3,183.17</b> |                 |    |  |    |                 |
| \$   |  |                 |                 |                 |    |  |    |                 |
| \$   | <b>3,183.17</b>  |                 |                 |                 |    |  |    |                 |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2   |  |                 |                 |                 |    |  |    |                 |
| 22c. Add line 22a and 22b. The result is your monthly expenses.  |  |                 |                 |                 |    |  |    |                 |
| <b>23. Calculate your monthly net income.</b>  |  |                 |                 |                 |    |  |    |                 |
| 23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.   | 23a. \$  | <b>3,358.90</b> |                 |                 |    |  |    |                 |
| 23b. Copy your monthly expenses from line 22c above.   | 23b. -\$   | <b>3,183.17</b> |                 |                 |    |  |    |                 |
|  |  |                 |                 |                 |    |  |    |                 |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your <i>monthly net income</i> .  | 23c. \$  | <b>175.73</b>   |                 |                 |    |  |    |                 |
| <b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b><br>For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? |  |                 |                 |                 |    |  |    |                 |
| <input checked="" type="checkbox"/> No.  |  |                 |                 |                 |    |  |    |                 |
| <input type="checkbox"/> Yes. <span style="border: 1px solid black; display: inline-block; width: 400px; height: 1.2em; vertical-align: middle;"></span> Explain here:   |  |                 |                 |                 |    |  |    |                 |

**Fill in this information to identify your case:**

Debtor 1 **Luciana DeCrosta**  
First Name Middle Name Last Name

Debtor 2 **Bernardine A. DeCrosta**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number **18-11351**  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Luciana DeCrosta  
**Luciana DeCrosta**  
Signature of Debtor 1

Date January 15, 2018

X /s/ Bernardine A. DeCrosta  
**Bernardine A. DeCrosta**  
Signature of Debtor 2

Date January 15, 2018

**Fill in this information to identify your case:**

Debtor 1 **Luciana DeCrosta**  
First Name Middle Name Last Name

Debtor 2 **Bernardine A. DeCrosta**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number **18-11351**  
(if known)

☐ Check if this is an amended filing

**Official Form 107**

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

**1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

**Part 2 Explain the Sources of Your Income**

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

**From January 1 of current year until the date you filed for bankruptcy:**

**Debtor 1**

**Sources of income**  
Check all that apply.

**Gross income**  
(before deductions and exclusions)

- ☐ Wages, commissions, bonuses, tips  
☐ Operating a business

**\$0.00**

**Debtor 2**

**Sources of income**  
Check all that apply.

**Gross income**  
(before deductions and exclusions)

- ☒ Wages, commissions, bonuses, tips  
☐ Operating a business

**\$967.00**



Debtor 1 **Luciana DeCrosta**  
Debtor 2 **Bernardine A. DeCrosta**Case number (if known) **18-11351**

|   | Debtor 1  |  | Debtor 2   |  |
|---|---|--|--|--|
|   | Sources of income<br>Check all that apply.  | Gross income<br>(before deductions and exclusions) | Sources of income<br>Check all that apply.   | Gross income<br>(before deductions and exclusions) |
| <b>For last calendar year:<br/>(January 1 to December 31, 2017 )</b>            | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | <b>\$0.00</b>                                      | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | <b>\$10,136.00</b>                                 |
| <b>For the calendar year before that:<br/>(January 1 to December 31, 2016 )</b> | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | <b>\$0.00</b>                                      | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | <b>\$11,812.00</b>                                 |

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

|  | Debtor 1                             |  | Debtor 2                             |  |
|--|--------------------------------------|--|--------------------------------------|--|
|  | Sources of income<br>Describe below. | Gross income from<br>each source<br>(before deductions and exclusions) | Sources of income<br>Describe below. | Gross income<br>(before deductions and exclusions) |
| <b>From January 1 of current year until<br/>the date you filed for bankruptcy:</b> | <b>Social Security Benefits</b>      | <b>\$1,234.00</b>  | <b>Social Security Benefits</b>      | <b>\$527.00</b>                                    |
|  |                                      | <b>\$0.00</b>  | <b>Rents</b>                         | <b>\$850.00</b>                                    |
| <b>For last calendar year:<br/>(January 1 to December 31, 2017 )</b>               | <b>Social Security Benefits</b>      | <b>\$14,808.00</b>   | <b>Social Security Benefits</b>      | <b>\$6,324.00</b>                                  |
|  |                                      | <b>\$0.00</b>  | <b>Rents</b>                         | <b>\$6,600.00</b>                                  |
| <b>For the calendar year before that:<br/>(January 1 to December 31, 2016 )</b>    | <b>Social Security Benefits</b>      | <b>\$14,808.00</b>   | <b>Social Security Benefits</b>      | <b>\$6,324.00</b>                                  |
|  |                                      | <b>\$0.00</b>  | <b>Rents</b>                         | <b>\$5,400.00</b>                                  |

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 **Luciana DeCrosta**  
Debtor 2 **Bernardine A. DeCrosta**

Case number (if known) **18-11351**

☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| Creditor's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Was this payment for ... |
|-----------------------------|------------------|-------------------|----------------------|--------------------------|
|-----------------------------|------------------|-------------------|----------------------|--------------------------|

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|----------------------------|------------------|-------------------|----------------------|-------------------------|
|----------------------------|------------------|-------------------|----------------------|-------------------------|

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment<br>Include creditor's name |
|----------------------------|------------------|-------------------|----------------------|--|
|----------------------------|------------------|-------------------|----------------------|--|

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

| Case title<br>Case number                                 | Nature of the case | Court or agency   | Status of the case  |
|---|--------------------|---|---|
| <b>Ditech v. Luciana DeCrosta, et al.<br/>F-005676-17</b> | <b>Foreclosure</b> | <b>Superior Court of New Jersey<br/>Chancery Division<br/>Camden County</b> | <input checked="" type="checkbox"/> Pending<br><input type="checkbox"/> On appeal<br><input type="checkbox"/> Concluded |

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

| Creditor Name and Address | Describe the Property<br>Explain what happened | Date | Value of the property |
|---------------------------|--|------|-----------------------|
|---------------------------|--|------|-----------------------|

Debtor 1 **Luciana DeCrosta**  
Debtor 2 **Bernardine A. DeCrosta**

Case number (if known) **18-11351**

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

| Creditor Name and Address | Describe the action the creditor took | Date action was taken | Amount |
|---------------------------|---------------------------------------|-----------------------|--------|
|---------------------------|---------------------------------------|-----------------------|--------|

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No  
☐ Yes. Fill in the details for each gift.

| Gifts with a total value of more than \$600 per person | Describe the gifts | Dates you gave the gifts | Value |
|--|--------------------|--------------------------|-------|
| Person to Whom You Gave the Gift and Address:          |                    |                          |       |

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600       | Describe what you contributed | Dates you contributed | Value |
|--|-------------------------------|-----------------------|-------|
| Charity's Name<br>Address (Number, Street, City, State and ZIP Code) |                               |                       |       |

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss  | Date of your loss | Value of property lost |
|--|---|-------------------|------------------------|
|  | Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> . |                   |                        |

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

| Person Who Was Paid  | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--|---|-----------------------------------|-------------------|
| Address<br>Email or website address<br>Person Who Made the Payment, if Not You<br>Summit Financial Education, Inc.<br>ATTN: Customer Service<br>4800 E Flower St<br>Tucson, AZ 85712 |   | January, 2018                     | \$14.95           |

Debtor 1 **Luciana DeCrosta**  
Debtor 2 **Bernardine A. DeCrosta**

Case number (if known) **18-11351**

| Person Who Was Paid<br>Address<br>Email or website address<br>Person Who Made the Payment, if Not You                    | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--|---|-----------------------------------|-------------------|
| Law Offices of Rex J. Roldan, PC<br>Washington Professional Campus<br>900 Route 168, Suite I-4<br>Turnersville, NJ 08012 |   | January, 2018                     | \$290.00          |

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

| Person Who Was Paid<br>Address | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--------------------------------|---|-----------------------------------|-------------------|
|--------------------------------|---|-----------------------------------|-------------------|

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No  
☐ Yes. Fill in the details.

| Person Who Received Transfer<br>Address | Description and value of property transferred | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|---|---|--|------------------------|
| Person's relationship to you            |   |  |                        |

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

| Name of trust | Description and value of the property transferred | Date Transfer was made |
|---------------|---|------------------------|
|---------------|---|------------------------|

**Part 8:** List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

| Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) | Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|--|---------------------------------|-------------------------------|--|---|
|--|---------------------------------|-------------------------------|--|---|

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

| Name of Financial Institution<br>Address (Number, Street, City, State and ZIP Code) | Who else had access to it?<br>Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|---|--|-----------------------|-----------------------|
|---|--|-----------------------|-----------------------|

Debtor 1 **Luciana DeCrosta**  
 Debtor 2 **Bernardine A. DeCrosta**

Case number (if known) **18-11351**

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No  
☐ Yes. Fill in the details.

|   |  |                              |                              |
|---|--|------------------------------|------------------------------|
| <b>Name of Storage Facility</b><br>Address (Number, Street, City, State and ZIP Code) | <b>Who else has or had access to it?</b><br>Address (Number, Street, City, State and ZIP Code) | <b>Describe the contents</b> | <b>Do you still have it?</b> |
|---|--|------------------------------|------------------------------|

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No  
☐ Yes. Fill in the details.

|   |   |                              |              |
|---|---|------------------------------|--------------|
| <b>Owner's Name</b><br>Address (Number, Street, City, State and ZIP Code) | <b>Where is the property?</b><br>(Number, Street, City, State and ZIP Code) | <b>Describe the property</b> | <b>Value</b> |
|---|---|------------------------------|--------------|

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

|   |  |  |                       |
|---|--|--|-----------------------|
| <b>Name of site</b><br>Address (Number, Street, City, State and ZIP Code) | <b>Governmental unit</b><br>Address (Number, Street, City, State and ZIP Code) | <b>Environmental law, if you know it</b> | <b>Date of notice</b> |
|---|--|--|-----------------------|

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

|   |  |  |                       |
|---|--|--|-----------------------|
| <b>Name of site</b><br>Address (Number, Street, City, State and ZIP Code) | <b>Governmental unit</b><br>Address (Number, Street, City, State and ZIP Code) | <b>Environmental law, if you know it</b> | <b>Date of notice</b> |
|---|--|--|-----------------------|

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

|                                  |  |                           |                           |
|----------------------------------|--|---------------------------|---------------------------|
| <b>Case Title</b><br>Case Number | <b>Court or agency</b><br>Name<br>Address (Number, Street, City, State and ZIP Code) | <b>Nature of the case</b> | <b>Status of the case</b> |
|----------------------------------|--|---------------------------|---------------------------|

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

Debtor 1 **Luciana DeCrosta**  
Debtor 2 **Bernardine A. DeCrosta**

Case number (if known) **18-11351**

- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☒ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name  
Address  
(Number, Street, City, State and ZIP Code)

Describe the nature of the business  
Name of accountant or bookkeeper

Employer Identification number  
Do not include Social Security number or ITIN.

Dates business existed

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Name  
Address  
(Number, Street, City, State and ZIP Code)

Date Issued

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Luciana DeCrosta

Luciana DeCrosta  
Signature of Debtor 1

/s/ Bernardine A. DeCrosta

Bernardine A. DeCrosta  
Signature of Debtor 2

Date January 15, 2018

Date January 15, 2018

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 Luciana DeCrosta

Debtor 2 Bernardine A. DeCrosta  
(Spouse, if filing)

United States Bankruptcy Court for the: District of New Jersey

Case number 18-11351  
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

|  | Column A<br>Debtor 1 | Column B<br>Debtor 2 or<br>non-filing spouse |
|--|----------------------|--|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).   | \$ 0.00              | \$ 908.57                                    |
| 3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.   | \$ 0.00              | \$ 0.00                                      |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3. | \$ 0.00              | \$ 0.00                                      |
| 5. Net income from operating a business, profession, or farm   | Debtor 1             |  |
| Gross receipts (before all deductions)   | \$ 0.00              |  |
| Ordinary and necessary operating expenses  | -\$ 0.00             |  |
| Net monthly income from a business, profession, or farm  | \$ 0.00              | Copy here -> \$ 0.00                         |
| 6. Net income from rental and other real property  | Debtor 1             | Debtor 2                                     |
| Gross receipts (before all deductions)   | \$ 0.00              | \$ 650.00                                    |
| Ordinary and necessary operating expenses  | -\$ 0.00             | -\$ 0.00                                     |
| Net monthly income from rental or other real property  | \$ 0.00              | \$ 650.00                                    |
|  |                      | Copy here -> \$ 0.00                         |

Debtor 1  
Debtor 2

**Luciana DeCrosta**  
**Bernardine A. DeCrosta**

Case number (if known) **18-11351**

| Column A<br>Debtor 1 | Column B<br>Debtor 2 or<br>non-filing spouse |
|----------------------|--|
|----------------------|--|

|  |                |                |
|--|----------------|----------------|
| 7. <b>Interest, dividends, and royalties</b> | \$ <b>0.00</b> | \$ <b>0.00</b> |
| 8. <b>Unemployment compensation</b>          | \$ <b>0.00</b> | \$ <b>0.00</b> |

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ **0.00**  
For your spouse ..... \$ **0.00**

|  |                |                |
|--|----------------|----------------|
| 9. <b>Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act. | \$ <b>0.00</b> | \$ <b>0.00</b> |
|--|----------------|----------------|

10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

|  |                  |                |
|--|------------------|----------------|
| .....                                      | \$ <b>0.00</b>   | \$ <b>0.00</b> |
| .....                                      | \$ <b>0.00</b>   | \$ <b>0.00</b> |
| Total amounts from separate pages, if any. | + \$ <b>0.00</b> | \$ <b>0.00</b> |

11. **Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

|                              |   |                    |   |                    |
|------------------------------|---|--------------------|---|--------------------|
| \$ <b>0.00</b>               | + | \$ <b>1,558.57</b> | = | \$ <b>1,558.57</b> |
| Total average monthly income |   |                    |   |                    |

**Part 2: Determine How to Measure Your Deductions from Income**

12. **Copy your total average monthly income from line 11.** ..... \$ **1,558.57**

13. **Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in 0 below.  
☒ You are married and your spouse is filing with you. Fill in 0 below.  
☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

..... \$ .....  
 ..... \$ .....  
 ..... +\$ .....

Total ..... \$ **0.00** Copy here=> - **0.00**

14. **Your current monthly income.** Subtract line 13 from line 12.

\$ **1,558.57**

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> .....

\$ **1,558.57**

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form. ....

\$ **18,702.84**



Case number (if known) **18-11351**

### Best Case Bankruptcy

Debtor 1 **Luciana DeCrosta**  
Debtor 2 **Bernardine A. DeCrosta**

Case number (if known) **18-11351**

### Current Monthly Income Details for the Debtor

**Debtor Income Details:**

Income for the Period **07/01/2017** to **12/31/2017**.

**Non-CMI - Social Security Act Income**

Source of Income: **Social Security**

Constant income of **\$1,234.00** per month.

Debtor 1 **Luciana DeCrosta**  
Debtor 2 **Bernardine A. DeCrosta**

Case number (if known) **18-11351**

## Current Monthly Income Details for the Debtor's Spouse

### Spouse Income Details:

Income for the Period **07/01/2017** to **12/31/2017**.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **StarView Diner**

Year-to-Date Income:

Starting Year-to-Date Income: **\$4,684.67** from check dated **6/30/2017** .

Ending Year-to-Date Income: **\$10,136.09** from check dated **12/31/2017** .

Income for six-month period (Ending-Starting): **\$5,451.42** .

Average Monthly Income: **\$908.57** .

#### Line 6 - Rent and other real property income

Source of Income: **Rents**

Income/Expense/Net by Month:

|                             | Date           | Income          | Expense       | Net             |
|-----------------------------|----------------|-----------------|---------------|-----------------|
| 6 Months Ago:               | <b>07/2017</b> | <b>\$450.00</b> | <b>\$0.00</b> | <b>\$450.00</b> |
| 5 Months Ago:               | <b>08/2017</b> | <b>\$450.00</b> | <b>\$0.00</b> | <b>\$450.00</b> |
| 4 Months Ago:               | <b>09/2017</b> | <b>\$450.00</b> | <b>\$0.00</b> | <b>\$450.00</b> |
| 3 Months Ago:               | <b>10/2017</b> | <b>\$850.00</b> | <b>\$0.00</b> | <b>\$850.00</b> |
| 2 Months Ago:               | <b>11/2017</b> | <b>\$850.00</b> | <b>\$0.00</b> | <b>\$850.00</b> |
| Last Month:                 | <b>12/2017</b> | <b>\$850.00</b> | <b>\$0.00</b> | <b>\$850.00</b> |
| Average per month:          |                | <b>\$650.00</b> | <b>\$0.00</b> |                 |
| Average Monthly NET Income: |                |                 |               | <b>\$650.00</b> |

#### Non-CMI - Social Security Act Income

Source of Income: **Social Security**

Constant income of **\$527.00** per month.